



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP's

*Your Health Insurance
Counseling Newsletter*

Summer 2013

Log

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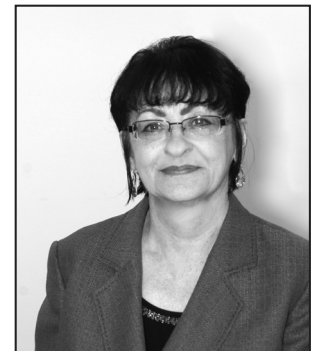
To comment on this edition or submit articles or information for future editions, contact Sarah Reimmuth (317) 572-7726 or email: sarahship@thenewcreative.com.

Director's Helm

By: Cheryl St. Clair, SHIP State Director

Wind in Our Sails!

I'm sure you are starting to get booked up with local events during the summer. This is a great time of year to get out of the office and meet people with Medicare at health fairs, county fairs, and other such events. People new to Medicare are always calling and are our leading request for information on our 800 helpline. You may want to consider having your own New to Medicare event to meet the growing demand in your community. For SHIP's part, we can provide staff presentations, presentation materials and brochures specific to New to Medicare and LIS/MSP application assistance. However, SHIP can no longer provide refreshments or giveaways. Limited advertising for your event in local newspapers is available. Your Area Manager will be able to tell you more about what we can do to help out.



Two of our largest events are coming up – the Black Expo in July and the State Fair in August. During these events, SHIP has exposure to thousands of people from all over the state. There's a lot of excitement and fun! If you would be interested in attending to help cover our information booth, contact Kaley Stebleck. A flyer with more information will be coming out soon. You wouldn't want to miss the Year of Popcorn at the State Fair. After all, my favorite fair snack is kettle corn so I know I'll be there. Remember that we provide free tickets and reimburse for parking. It's also not too early to start planning events for the Annual Enrollment Period from October 15 to December 7. AEP events are a great way to provide SHIP services to a larger group than usual. Just ask your Area Manager for ideas. We have plenty of examples from all over the state of successful events at other SHIP sites to share with you.

As always, feel free to contact us with your questions, thoughts, and

John Williams: Counselor Q & A

Hello SHIP-mates,

SSA has 26 offices in Indiana. Over the past few months, I have made SHIP presentations to employees of 10 of them and have scheduled similar presentations at three other SSA offices in June and July.

My message to SSA employees is that SHIP has over 300 trained counselors at approximately 110 sites statewide who are ready, willing and able to assist beneficiaries with Medicare related problems and needs. Hopefully, many SHIP sites will receive additional client referrals from SSA offices as a result of my efforts.

Also, over the past few months I have received many phone calls and emails from SHIP counselors about clients' Medicare and Social Security related questions and problems. Here are a few of their actual questions along with my answers.



John Williams, SHIP
Medicare Specialist

Q: Where do the funds come from to pay Part D Extra Help benefits?

A: Part D Extra Help benefits and costs are paid from the Part B Supplemental Medical Insurance Trust Fund.

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Q: A client enrolled in a Part D plan for the first time at age 67 and is being charged a late enrollment penalty on his Part D premiums. If eligible, would Extra Help pay his late enrollment penalty as well as his regular Part D premiums?

A: A Part D late enrollment penalty goes away when someone is eligible for Extra Help.

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Q: A 73-year old client works and has deductions from her paychecks for Social Security and Medicare taxes. Is this correct since she collects Social Security benefits and has Medicare coverage?

A: Yes, it is correct. People who work have to pay Social Security and Medicare taxes even when receiving those benefits. Also, age has no affect on this.



John Williams: Counselor Q & A continued

Q: When someone with less than 40 Medicare credits buys Premium Part A Hospital Insurance, will his premiums be dropped if the beneficiary continues to work and eventually earns 40 Medicare credits?

A: Yes, but the beneficiary should let SSA know about his additional Medicare credits once they are earned. Otherwise, it could take up to 12 months for SSA to post the additional credits to the beneficiary's Social Security record and for CMS to drop the Part A premiums.

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Q: I know that Medicaid can pay for both Medicare Part A and B premiums. How does Medicare enrollment work when Medicaid is buying-in to Medicare for an uninsured beneficiary?

A: Medicaid can buy-in to Part A (pay premiums) only if an uninsured beneficiary also is eligible for QMB status. If the uninsured beneficiary already is enrolled in Premium Part A and B or Part B only, Medicaid then can buy-in to Parts A and B at any time without any action by the beneficiary or SSA. However, if the uninsured beneficiary has no current Medicare entitlement, he would need to phone or visit SSA to apply for Part B. If he is not in his Initial Enrollment Period (IEP) or a General Enrollment Period (GEP), he would need to tell SSA that Medicaid plans to buy-in to Medicare for him and give SSA his Medicaid number and start date. SSA will contact Medicaid to verify that the beneficiary is eligible for Medicaid, has QMB status and that it will pay the beneficiary's Medicare Part B premiums. Once Part B coverage starts, the beneficiary would need to tell Medicaid the effective date of his Part B coverage so it also can buy-in to Part A.

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Q: What is the earliest date a legal resident alien can get Medicare coverage?

A: A legal resident alien age 65 or over who is not eligible for monthly Social Security benefits must meet a five year U.S. residence requirement to qualify for Medicare. The Medicare Initial Enrollment Period (IEP) for such a person begins with the first day of the 58th full month of continuous residence in the U.S. and continues for a total of seven months. Where the five-year residence requirement is completed before the person receives notice that he is lawfully admitted for permanent residence, the month of receipt of the permanent residence notice is the fourth month of his IEP.

Snippets from Susan



Susan Spilly,
Special Populations Coordinator

Since one of our areas for growth is contacts with people with disabilities, I'd like to share a few hints on effective communication. Most of this information is from the Indiana Governor's Council for People with Disabilities.

Naturally, people are diverse and not all of these hints apply to everyone, but it might bring some things to mind as you interact with people with various disabilities.

Generally, the word "handicap" is considered insulting because it was coined by people outside the disability community. Always use people-first language. Refer to the person first, not the disability. For instance, don't say "a disabled man", say "a man with a disability".

Be careful about grouping people together. "The mentally retarded" puts the focus on a disability, not on the individuals. Avoid emotional and sensationalist words. People with disabilities are often either thought of as inspirational and courageous or pitiful and in need of charity. Both extremes are erroneous stereotypes.

Here's a do and don't list from GCPD of word choices to think about:

- Don't use crippled, spastic.....do use physical disability, paraplegia
- Don't use retard, mongoloid....do use cognitive or intellectual impairment
- Don't use dumb/deaf-mute.....do use unable to speak, communication disorder
- Don't use handicap....do use disability
- Don't use insane, crazy, deranged....do use psychiatric disability
- Don't use wheelchair bound/confined....do use uses a wheelchair
- Don't use stricken, suffering from, afflicted with...do use had or has a disability
- Avoid trendy, cutesy words like differently-abled.
- Don't use the disabled, the blind.....do use person/people with a disability/ disabilities, person who's blind.

There are also some things to consider that are more behaviors than words. Here are the Top Ten Things to Remember.

1. When talking to a person with a disability, use eye contact and speak directly to that person rather than through a companion or interpreter. This goes for older adults who have a younger person or caregiver with them, too.

Wind in Our Sails! continued

concerns. If you have any cost-effective suggestions of how we can reach out to new Medicare beneficiaries in your local community, please share those ideas with your Area Manager. We are just a phone call away. SHIP exists to support your efforts to provide services to people with Medicare. Thank you for all you do.

Snippets continued

2. When introduced to a person with a disability it is appropriate to offer to shake hands. People with limited use or who wear an artificial limb usually can shake hands. Shaking hands with the left hand is an acceptable greeting.
3. When meeting a person who is visually impaired, always identify yourself and others who may be with you. When conversing in a group, remember to identify the person to whom you are speaking.
4. If you offer assistance, wait until the offer is accepted. Then listen to or ask for instructions.
5. Treat adults as adults. Address people who have disabilities by their first names only when extending the same familiarity to all others. Never patronize people who use wheelchairs by patting them on the head or shoulder.
6. A wheelchair is part of the personal body space of the person who uses it. Leaning on a person's wheelchair is similar to leaning on a person and is generally considered inappropriate.
7. Listen attentively when you're talking with a person who has difficulty speaking. Be patient and wait for the person to finish, rather than correcting or speaking for the person. If necessary, ask short questions that require sort answers, a nod or shake of the head. Never pretend to understand if you are having difficulty in doing so. Instead, repeat what you have understood and allow the person to respond.
8. When speaking with a person who uses a wheelchair or a person who uses crutches place yourself at eye level in front of the person to facilitate conversation.
9. To get the attention of a person who is deaf, tap the person on the shoulder or wave your hand. Look directly at the person and speak clearly, slowly and expressively to determine if the person can read your lips. Be sensitive to those who lip read by placing yourself so that you face the light source and keeping hands and food away from your mouth when speaking.
10. Relax. Don't be embarrassed if you use common expressions such as "see you later" or "did you hear about that" that seem to relate to a person's disability. It's okay to ask questions when you're unsure of what to do.

Sources: Media Project, Research and Training Center on Independent Living, University of Kansas and the National Center for Access Unlimited, Chicago, IL and The Avocado Press.

SHIP Event Photos



(above) Mary Phillips at the WTHR Health & Fitness Expo, April 27 - 28, 2013 at the Indiana State Fairgrounds Expo Hall.



(above) Lorealee Moore and Susan Spilly at the Bloomington Senior Expo.... on Safari!!!



(left) Spring training at PrimeLife in Carmel.

SHIP Event Photos



(above) Parkview spring update training, April 30, 2013, Fort Wayne.



(left) Lorealee Moore and Susan Spilly at the Grant County Senior Expo in Marion.

(below) Aging Well Conference at the Ball State University Alumni Center, Muncie, May 23.



Area Managers' Updates



Nannie Alldredge,
Central/Northeast Area Update

Hello Everyone. Summer is finally here. It was great to see everyone at spring training. We are having a number of new counselor trainings going on. It is great to have new shipmates. Remember to let us know when you have an event so that we can place it on your outreach calendar that we have on our SHIP website. It is a great way of advertizing your events. Enjoy this great summer weather. Rest up because open enrollment is just around the corner.

"I love all the fun that summertime brings—excepting, of course just one or two things: Except for the ticks and spiders and bees. Except for the pollen from grasses and trees. Except for the sunburn and rashes from heat, and sidewalks so hot they burn up your feet. Except for sour grapes and melons with seeds, and slithery snakes that hide in the weeds. Except for mosquitoes that suck on your skin, and all of the flies that let themselves in. Except for the warm nights when I sleep in a cot. Except for the weather that's humid and hot. Except for the smog, the dust, and the grime...But other than that, I love summertime." by Janice Kuharski



Lorealee Moore,
Southern Area Update

Spring training is completed thanks to Mary and Larry for all their hard work. I attended several of the sessions and received great feedback about the content of the training. Great job!

Generations (Area 13) in Vincennes hosted a new counselor training in May. Jennifer Herceg, Connie Miller, Melissa Rinsch and Samantha Willis from Generations are now certified counselors. We welcome back Ashley Seprodi too. Janet Lubbers who is a service coordinator from Milltown also completed the training. Janet will be associated with LifeSpan Resources in New Albany. Congratulations to all and welcome aboard.

Terry Statzer from Richmond (Area 9 IN-Home and Community Service Agency) is retiring from the Area Agency on Aging June 1. The good news is Terry still wants to volunteer for SHIP. Terry is very dedicated and a terrific counselor and I am thrilled that she will continue her service to SHIP. Congratulations to Terry on her retirement.

Medicare Bingo, Health Fairs, Conference, spring training, and Expos have kept me busy the last few months. The opportunity to meet and assist people with their Medicare is rewarding. At every event people tell me about their positive experience with Medicare and how glad they are to be Medicare beneficiaries.

Now on to summer and county fairs, State fair, expos and of course FAIR FOOD!

Area Managers' Updates



Christel Snow,
Northern Indiana Area Update

Thank you to everyone for attending SHIP Spring training, this year's attendance totals were higher than ever.

Thank you to Larry Miller and Mary Phillips, SHIP state trainers, for traveling to all of the SHIPs sites and helping to keep us updated on Medigap, DMEPOS and Veterans Administration/Tricare. If you were unable to attend a SHIP Counselor Spring certification training please contact Larry Miller at the state office. Thank you to Northwest

Indiana Community Action, Area 1 Agency on Aging for providing a pot luck lunch for the Lake County counselors.

Welcome to SHIP counselors that recently completed new counselor training: Richard Richardson, Area IV Agency on Aging & Community Action Programs, Lafayette, IN.

A new SHIP counselor training is scheduled in June for North Manchester and in July for Highland.

Thank you for all of your hard work and dedication to the SHIP program. I look forward to seeing you at your next SHIP counselor meeting.



Michael Halling,
SWIRCA & More, ADRC Coordinator
SHIP Local Coordinator

Starting Small but Starting to Grow

SWIRCA & More is the SHIP Area Manager for Southwestern Indiana and serves Gibson, Posey, Perry, Spencer, Warrick and Vanderburgh counties. We currently have nine trained SHIP Counselors and two active SHIP sites; one located at SWIRCA & More in Vanderburgh

County, and the other at the Newburgh Senior Center in Warrick County. However, it is our goal to have at least one SHIP site in each of our six counties by the end of this year and we are working diligently to make this happen. And because of our efforts, we would like to take this opportunity to announce that the Posey County Council on Aging has agreed to become the next SHIP site in our area.

As we continue to move forward to establish new sites, it is equally important that we find new volunteers to help staff the new locations. Being a SHIP volunteer is an extremely rewarding experience as it allows you to help others in your community understand their Medicare benefits. We currently have a new SHIP Counselor training session scheduled at SWIRCA & More for the dates July 23rd-24th, July 30th-31st, and August 1st. All persons interested in becoming a SHIP volunteer in Southwestern Indiana are welcome to contact Michael Halling at (812) 492-7404.

Counselor Success Story

Written By: Jim Bare,
SHIP Counselor,
Goshen, Indiana

Last Fall I helped a client who was being charged \$17.80 more for her Advantage Plan, with prescription drug coverage, than she thought she should be. I soon determined that \$12 was for a Dental Plan addition, and the \$5.80 was because she didn't have Part D coverage back in 2007 or 2008.

We appealed and heard from the company handling the appeal. The client was sure she had coverage during the time in question, because she was still working, but the employer had changed plans sometime in that period. One day she brought in boxes full of receipts - telephone bills, electric bills, water and sewer bills, etc.. I found a couple of pharmacy receipts stating, for example, "your insurance saved you \$35 today", which were dated during the time in question.

I phoned the Appeal company and asked whether they would accept these as evidence of insurance, and they said yes. So we sent it off and I was happy that I had saved her \$5.80 per month going forward. She sent me a Christmas card thanking me again and saying the Insurance Company refunded her another \$150! She was very happy!

Counselor 411

Do you have a tough question and can't get a hold of your Area Manager? Now you have another option - SHIP Counselor 411, Mary Phillips.

Email your questions to
SHIPcounselor411@gmail.com

The Indiana State Fair is Almost Here!

And SHIP needs your help to man the booth!
The fair is August 2nd to the 18th
with shifts at 9-12, 12-3, and 3-6.

Each volunteer will receive two free tickets for admission as well as reimbursement for parking.

More information in the future but if you would like to volunteer please contact Kaley Steblek at 765-608-1207 or ksteblek@idoi.in.gov.



Getting the Word Out

Hanna Swayer, SHIP counselor, recently had success being published in the French Lick/Springs Valley newspaper Letter to the Editor. This is an excellent, FREE way to communicate to our SHIP audience.

Are you up to the challenge? Do you think you could get the attention of your local newspaper with your writing? What other unique ideas do you have to communicate to our audience?

It is also important to remember to fill out a **PAM form** after accomplishing something like this.

Nice work, Hanna!

Do you have photos from a recent event to share?

**Send them to Sarah
for the next SHIP Log!**
sarahship@thenewcreative.com
or call at (317) 572-7215.



Letter to the Editor

Dear Editor,
In Jan. of 2013, many Medicare drug plans (Part D) changed their formularies and tiers. This upset Medicare recipients when it caused their medication costs to go up. Medicare Open Enrollment will be coming up Oct. 15 – Dec. 7, 2013. During this open enrollment, Medicare covered individuals can change their drug plan or health plan. Individuals can compare drug plans on their own by using Medicare's website at www.medicare.gov/find-a-plan. They will need their red, white, and blue Medicare card, date of birth, last name, and zip code.

For low income Medicare recipients there is also help to pay for Medicare drug plan (Part D) costs available from Social Security. It is called Extra Help. The Extra Help application is available on line at www.ssa.gov or

by calling Social Security at 800-772-1213.

There is also help from Medicaid to pay the \$104.90 per month Medicare Part B premiums for the low income. Kim Key, IU Health Paoli Hospital Financial Caseworker, can help Medicare recipients with the application for the Part B premium assistance from Medicaid. They can reach her at 723-7982.

If anyone needs local assistance with any Medicare questions or problems, please have them call me at IU Health Paoli Hospital at 723-7474. I am a State Health Insurance Information Program (SHIP) counselor and I'm trained by the Indiana Department of Insurance (IDOI). You can find more info about SHIP at <http://www.in.gov/idoi/2495.htm>

Sincerely,
Hanna K. Swayer

What's New in the Counselors' Corner

Don't forget to log in regularly to the Counselors' Corner. You can type in the address <http://www.in.gov/idoi/secure/> or go to www.medicare.in.gov and find the link for Counselors' Corner on the left.

What's been updated?

- We've added the training video on Medicaid and Spend Down!
- Find the fact sheet for the Jimmo v. Sebelius Settlement Agreement.
- Read past SHIP Logs, find important forms instantly, and get links to our Facebook page, and more!

Jimmo v. Sebelius Settlement Agreement

CMS has issued a fact sheet on the Jimmo v. Sebelius settlement agreement. The settlement puts an end to the Medicare contractors applying an "Improvement Standard" in making claims determinations for Medicare coverage involving skilled care.

This standard had been loosely defined in the past. The settlement has created a more concrete method of determining Medicare eligibility.

It has been determined that a beneficiary's lack of restoration potential can't serve as the basis for denying Medicare coverage. Consideration must be given to the beneficiary's medical condition and the necessity of the care. Coverage would not be available in a situation where the beneficiary's care needs can be addressed safely and effectively through the use of non-skilled personnel.

To read the full settlement fact sheet, find the link in the Counselors' Corner.

A Bon Voyage to Local Coordinator, Deb Uhl

A Bon Voyage to Local Coordinator Deb Uhl.

written by Christel Snow,
Northern Indiana Area Manager

Deb Uhl, SHIP Local Coordinator, St. James The Less Church, Highland, Indiana has been a counselor since March, 2006. Deb's site has assisted Lake County Medicare beneficiaries through outreach efforts at local churches and at Community Hospital in Munster, Indiana as well as a mentoring programs to other SHIP sites in the Lake County area.

Deb will be greatly missed by all of her counselors at her site as well as the Lake County counselors she has welcomed on board to SHIP. St. James The Less has done outreach presentations at many of the Libraries in Lake County as well as Churches in the Community.

I will miss Deb Uhl and also Annette Borgetti from St. James, their dedication to the community is inspiring!



Deb Uhl, back center of photo, shown with the St James The Less SHIP Counselors. Joseph Boton, Cindy Edmonds, Deb Uhl (Center) Michael Mueller, Annette Borgetti, Ruth Polito and Peggy Jones seated at the table. Peggy is a new recruit that will take her counselor training in July.